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The Implications of Welfare Reform for Housing and School Instability

Laura Nichols and Barbara Gault*

To determine the potential influence of welfare reform on housing instability, which influences school instability, the results of studies on the housing outcomes of welfare recipients are discussed. State studies suggest that welfare reform has increased the rates of family mobility, evictions, and the likelihood of sharing housing. The effects on homelessness are difficult to assess. Limited research on housing and child outcomes, combined with few resources for housing assistance and a lack of affordable housing, suggest that housing instability and homelessness will continue to be a major issue for families living in poverty, further increasing children's school instability.

When welfare became a federal public aid system in 1935, its intent and focus was to ensure the well-being of children by providing families with financial stability. The government gave cash and benefits to single mothers (mainly widows) to make sure they would have the minimal financial supports necessary to stay home and raise their children (Gordon, 1994). The purpose of welfare reform, as articulated in the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA), has changed that focus. Welfare has become an attempt to reform parents (a large proportion of whom are never-married mothers and fathers) to be financially responsible to their children by paying child support, working, and marrying. By imposing time limits on benefit receipt and requiring work in exchange for resources, welfare reform dramatically changed the nature and intent of social safety nets for children in the United States.

As welfare reform was signed into law, some policymakers, academicians, and social service providers predicted increased demand for shelter and emergency food services and a dramatic rise in the numbers of homeless children. Such outcomes would inevitably lead to greater school instability and negative outcomes for children touched by welfare reform (Hartman, 2002). Housing instability and frequent school changes have been linked to lower reading and math skill achievement and greater rates of school dropouts (U.S. General Accounting Office, 1994). If the suspected negative effects of a compromised safety net under welfare reform occur, we assume that children will bear the brunt of the suffering. This is particularly the case if their educational opportunities, one of the few universal guarantees for those living in poverty, are further limited or disrupted.

In this article, we attempt to determine what housing stability and homelessness look like under the restricted social safety net created with welfare reform. We ask: Given the

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dire outcomes predicted, what has occurred? And what are the subsequent implications of these effects for children's school outcomes?

RESEARCH FINDINGS ON HOUSING INSTABILITY

Because Congress did not mandate federal monitoring of housing outcomes as part of the limited post-welfare reform data collected, we must rely on studies conducted by states, advocacy groups, and other researchers. These studies differ markedly in terms of who is followed and contacted (former, current, and/or potential future TANF¹ recipients), questions asked, and whether results are compared to outcomes pre-PRWORA. Nonetheless, we compile these studies, noting potential methodological weaknesses, in an attempt to draw some conclusions about the effects of welfare reform and to consider the possible unintended impacts of the law on children.

Before beginning the analysis, we must note that families who live in poverty often experience housing instability. Frequent moves, moving in with family and friends, and the loss of basic utilities such as electricity and phone are common. In the following sections, we focus on studies conducted with those impacted by welfare reform and examine rates of moving, ability to pay housing costs, eviction rates, and homelessness.

Moving

Welfare recipients experienced problems with housing stability prior to welfare reform, and these problems continue in the current policy environment. In some areas, welfare recipients experience high rates of moving even while receiving benefits (Bloom, Andes, & Nicholson, 1998; Bloom, Farrell, Kemple, & Verma, 1998). Low levels of benefits, low-wage employment, and unstable low-income housing arrangements and housing stock provide a climate in which children in poverty move often.

Research suggests that benefit loss post-welfare reform has further increased rates of moving. A survey of food pantry and other human services clients in seven U.S. communities, analyzed by the Children's Defense Fund and the National Coalition for the Homeless, found that 23% of former TANF recipients said they had moved in the last six months because they could not pay their rent, while 11% of current recipients had moved (Sherman, Amey, Duffield, Ebb, & Weinstein, 1998). In Ohio, 35% of those who left welfare had moved within six months of termination of benefits (Coulton et al., 2001). Those who spent more than 50% of their incomes on housing had an even higher rate of moving—42% had moved within that six-month period. In Oklahoma, of those who left welfare between 1996 and 1997, 18% had moved at least once by April 1998. Of those who moved, 36% were families with children ages 0–5 and 48% had children ages 6–12, suggesting that elementary and middle school children had the highest rates of moving (Williams, 1998).

Where families are moving. Moving could potentially be a positive outcome for children if the moves were to better neighborhoods and housing circumstances, and if they provided children with increased supervision and support, little disruption in school attendance, and increased school quality. Few studies have examined where families have moved. However, the Ohio study (Coulton et al., 2001) found that most of those who moved did not go to better neighborhoods, but stayed in some of the most impoverished areas.

The nature of changes in housing quality may differ according to the economic conditions of each state. A study of 137 former TANF recipients in Iowa found that of the 30%

¹TANF refers to the Temporary Assistance to Needy Families program which was the name of the federal welfare program post 1996 reforms. Previously, the program was referred to as the AFDC program, or Aid to Families with Dependent Children.

who moved after losing their welfare benefits, half reported moving to better quality housing, while 22% said they had moved to worse quality housing (Fraker, Nixon, Losby, Prindle, & Else, 1997). This may be explained by the fact that approximately 40% of those who lost benefits experienced increases in their monthly income. Improvements in housing quality could also result from welfare recipients moving in with others who have better housing arrangements.

Moving in with others. On average, about 5% of families with children who lived below the poverty line in 1999 had moved in with others (Zedlewski, Giannarelli, Morton, & Wheaton, 2002). Based on available studies, it appears that former and current welfare recipients have higher rates, and in some states much higher rates, of living with others. Variation in the degree to which welfare recipients report moving in with others may be the result of differing sample selection methods and response rates across studies.

A six-state survey of 674 former and current welfare recipients contacted in-person found that 25% of former recipients said that they lived with others to afford rent, while only 15% of current recipients shared housing (Sherman et al., 1998). A telephone survey of 349 former welfare recipients in New Orleans found that 21% of those studied moved in with others one to five months after losing benefits (Mancoske, Kemp, & Kindlhorst, 1998), while a telephone survey of 560 respondents who had lost benefits in the past 11 months in Kentucky found that only 2% had moved in with others (Cummings & Nelson, 1998).²

Among welfare recipients, moving in with others appears to be the result of benefit loss, low wages, and unemployment. An Urban Institute study of a national sample of welfare leavers reported that 7% of those who left welfare between 1995–97 and 9% of those who left between 1997–99 had moved in with others within a year of being interviewed (Loprest, 2001). In Arizona, 22% of families with cash assistance received free housing from a relative, compared to about 27% of those who no longer received benefits (Westra & Routley, 1999). In New Jersey, 16% of those who left TANF and were not employed had moved in with friends or relatives, compared to 10% of those who had left TANF and were employed (Rangarajan & Johnson, 2002). Of those in Iowa who had an income of \$500 or less a month after leaving TANF, 38% had moved in with others to save money; this compares to 19% of those who had left TANF but had over \$500 a month in income (Hill & Kauff, 2001).

While moving in with others may sometimes be a resourceful coping strategy, such arrangements are often temporary, and often result in crowded living conditions. Frequent changes of location can lead to a destructive lack of consistency for children, especially when moves require children to change schools or live in more dangerous neighborhoods or unsafe living conditions (Johnson, Ladd, & Ludwig, 2002; Rosenbaum & Harris, 2001). Crowded living arrangements are likely to inhibit children's development by limiting their activities and creating social stress (Evans, Saltzman, & Cooperman, 2001). Few studies measure the extent of crowding in the housing arrangements of current and former welfare recipients and the impact such arrangements have on families' housing stability over time. Further research is needed to assess the capacity of family and other support networks to provide for the housing needs of families who lose TANF benefits.

Ability to Pay Housing Costs

Because of high rental costs, lack of affordable housing, a shortage of housing assistance, low wages, and low TANF benefit levels, a significant proportion of welfare recipients and

²A low response rate (17%) may explain the lower reported incidence of moving in with others in Kentucky—perhaps researchers were only able to locate the most stable families.

other low-income families report difficulty meeting their housing expenses. An inability to pay utilities is a common material hardship for welfare leavers in state studies (Isaacs & Lyon, 2000). A representative survey of 44,461 U.S. households found that 28% of parents with incomes below 20% of the poverty level reported problems paying their mortgage, rent, or utility bills in 1996–97 (Wigton & D’Orio, 1999). These problems are worse for welfare recipients, and even more difficult for families who lose their cash assistance, especially if they are not able to replace lost benefits with living-wage work.

A South Carolina study found that 18% of 395 former welfare recipients were behind in their rent or other housing payments after losing cash benefits, while 12% reported they had these difficulties when receiving welfare benefits (South Carolina Department of Social Services, 1998). In Illinois, recipients who were also working had the least difficulty paying rent—27% said they had trouble, compared to 54% of former recipients who were not working (Work, Welfare, and Families, 2000). But welfare leavers who were working did not fare much better: 41% of them said they could not pay their rent. Said one welfare leaver in Iowa: “I figure I have \$800 a month of expenses. . . . That’s without my rent—that’s food and gas and everything. So, with rent it’s \$1,200 a month. That means if I don’t at least bring home to my house—in some way, shape, or form—at least \$300 a week, I can’t pay all my bills” (as quoted in Hill & Kauff, 2001). Her expenses run well beyond the earnings of a full-time minimum wage job.

A survey conducted by social service agencies in six states found that 48% of those no longer receiving benefits experienced greater difficulty paying rent in the last six months, while 33% of current recipients said the same (Sherman et al., 1998). And of a national sample of welfare recipients who had left welfare from 1997–99, and who were interviewed in 1999, almost half (46%) said they were not able to pay mortgage, rent, or utility bills in the past year (Loprest, 2001). The strain placed on families by high housing costs, and the financial difficulties that ensue, are likely to leave families with insufficient funds to pay for basic needs associated with children’s school success, such as food, clothing, and school supplies.

Evictions and Homelessness

Threat of eviction can be a particularly serious problem for welfare recipients who lose benefits (Hartman & Robinson, in press). Wisconsin officials reported an almost 14% increase in court-ordered evictions in 1998, compared to 1994 (Held, 1999). Advocates attributed this steep increase to changes in the welfare system that began with state waiver programs. A Milwaukee study of 134 unemployed families with closed AFDC or TANF cases found that 29% had been threatened with eviction and 10% had been evicted following benefit loss (Wittman & Verber, 1998). In a Michigan study of 67 former recipients who were sanctioned, 12% were evicted from their homes after losing benefits (Colville, Moore, Smith, & Smucker, 1997). A similar percentage of former recipients with little income reported being evicted in Illinois (Work, Welfare, and Families, 2000).

Moving in with relatives appears to be the predominant way evicted families house themselves. In a Washington State study of recipients who were surveyed soon after losing benefits, 11% reported not having a place to live at least once since benefit termination. Of those, 53% stayed with relatives, 25% stayed with friends, and 11% stayed in a shelter (DSHS Economic Services Administration, 1999).

Reports of people seeking emergency shelter due to homelessness, a major contributor to school instability, have been on the rise since welfare reform. Many surveys conducted in emergency service settings report that the rate of families requesting shelter has increased following welfare reform. Researchers in California, New Jersey, New York, West Virginia,

and Wisconsin note increases in homeless persons seeking shelter, and many attribute these changes to new welfare policies (American Friends Service Committee/WV Economic Justice Project, 1999; Barrera, Erlenbusch, & Vodopic, 1997; Hernandez, 1998; Homes for the Homeless, 1998a; Huston, 1998).

In a 10-city study of 30 social service agencies, 90% of the agencies said that they witnessed an increase in family homelessness in the six months prior to the survey (Homes for the Homeless, 1998b). Shelter Task Force officials cited welfare reform as the cause of shelters in Milwaukee being full two months earlier than usual in 1998 (Huston, 1998). In a study of shelters in Atlanta, 59% of 161 homeless women surveyed said that their welfare benefits had been stopped or reduced in the previous year (Task Force for the Homeless, 1997). Most of the women interviewed experienced welfare cuts and homelessness within two months of each other. And beyond an increase in the numbers of families seeking assistance, Massachusetts researchers reported an increase in the length of time families were in emergency shelter, from an average of just under five months in 1995 to over six months in 2000 (Friedman, Albelda, Werby, & Kahan, 2001).

Among studies conducted outside the context of emergency services, the extent of homelessness experienced by welfare recipients ranged from 3% of the sample in Michigan to 12% in Wisconsin (Colville et al., 1997; Dodson, Joshi, & McDonald, 1998; Wittmann, 1998). In Iowa, among families who had left TANF and had low incomes (less than \$500 a month), 15% became homeless and lived in a shelter, and 9% became homeless and lived on the streets (Hill & Kauff, 2001). Forty-one percent of this sample reported that they had been unable to pay rent/mortgage since leaving TANF.

State-level studies that compare homelessness rates among former and current recipients show little apparent effect of benefit loss on increasing homelessness. In South Carolina, 3% of the 345 former recipients studied said they had to go to a homeless shelter after leaving welfare, while 9% said they did so while receiving welfare (South Carolina Department of Social Services, 1998). A study of 742 TANF families in Indiana found that those who lost benefits in the 12–18 months of the study period experienced 4.6 mean days with no place to stay, while those who continued to receive benefits had 7.4 mean days with no place to stay over the same time period (Fein, 1997). Testimony by the U.S. General Accounting Office based on studies of former welfare recipients in South Carolina and Wisconsin concluded that there was not an increase in homelessness post-reform (Fagnoni, 1999). However, these studies did not report rates of homelessness separately for those who stopped receiving welfare because of increases in earnings and those who had lost benefits due to sanctions or other reasons. Illinois did such a comparison and found that 13% of those who had TANF eliminated due to reasons other than income became homeless, compared to 2% of those who lost TANF because of increased income (Work, Welfare, and Families, 2000).³

Evictions and homelessness present some of the greatest challenges to maintaining school stability. Homelessness inevitably leads to a lack of consistency in the lives of children and guarantees multiple transitions as families move from shelter to shelter and/or between family and friends. Such a threat is obviously real for all families living in extreme poverty, and current social conditions and policies exacerbate the problem.

FACTORS THAT EXACERBATE HOUSING INSTABILITY IN THE CONTEXT OF WELFARE REFORM

Based on the results of the studies presented above, it appears that welfare reform has increased the percentage of families who move, the rate at which families live with

³It should be noted that the sample size for these two groups was quite small: $n = 50$ of people whose TANF was eliminated due to increased income, and $n = 23$ of people whose TANF was eliminated for another reason.

others, a lack of ability to afford housing costs, and a higher rate of evictions. According to state-level studies, there has been little effect on the percentage of families who become homeless directly after leaving welfare. Emergency shelters and human service agencies, however, report an increase in services requested by families since welfare reform. Along with these data, it is also important to consider other factors that contribute to housing instability and, in turn, negative outcomes for children. These include a lack of affordable housing and housing assistance, new TANF rules and regulations that further contribute to housing instability, and issues associated with domestic violence.

Lack of Affordable Housing

The availability of rental units affordable to low-income renters has declined consistently in recent decades (National Governors Association, 2002; Sard & Lubell, 2000; U.S. Conference of Mayors, 2000, 2001). While in 1973 there were approximately 4.9 million low-cost, unsubsidized rental units in the private market, this number fell to 2.8 million units by 1995 (Daskal, 1998). The economic expansion in many sectors of the United States' economy in the late 1990's did not improve the availability of low-cost rental units (U.S. Housing and Urban Development [HUD], 1998, 1999).

A study of housing affordability in 661 counties and 345 metropolitan areas conducted by the National Low Income Housing Coalition (Pitcoff, Schaffer, Dolbeare, & Crowley, 2002) found that in 75% of the states, low-income workers would need to earn at least double the minimum wage to afford the rent of a two-bedroom apartment at HUD's Fair Market Rent.⁴ In four of California's counties, workers must make more than five times the California minimum wage (of \$6.75 an hour) to afford a two-bedroom home.

An analysis of 1995 American Housing Survey data by the Center on Budget and Policy Priorities found that 78% of low-income working families in rental housing spent 30% or more of their income on rent and utilities (Daskal, 1998). According to HUD, 7 out of 10 families with extremely low incomes (below 30% of the median) who do not receive housing subsidies spend more than half of their incomes on rent (HUD, 1998). And housing is becoming more unaffordable for families over time (Pitcoff et al., 2002).

Many housing units previously reserved for low-income families and supported with federal funds are being put on the private market at rents unaffordable to families living at or below poverty ("A Loss of Housing," 1999). Low-income housing stock is also being lost through the demolition or disposal of aging public housing units (Ranghelli, 1999), much of which is being replaced by higher income developments (National Housing Law Project et al., 2002). While displaced tenants can be provided with housing vouchers, they will be of little use to families unable to locate affordable housing on the private market.

Access to Housing Assistance

Despite some funding increases for housing vouchers since welfare reform, there is a severe shortage of housing assistance for all low-income families, including those who receive welfare. Many families spend years on waiting lists for housing assistance (Kingsley, 1997).⁵ In 1996, only 29% of welfare recipient families received housing assistance (U.S. GAO, 1998b). In state-level studies, the percentage of current or former TANF/

⁴HUD's Fair Market Rent represents the 40th percentile of apartments newly available on the local market.

⁵According to a HUD report, the average wait for a Section 8 voucher in 1998 was 28 months. The average wait time was 10 years in Los Angeles and Newark, 8 years in New York City, and 5 years in Memphis and Chicago (HUD, 1999).

AFDC recipients who received housing assistance varied greatly by location (see Table 1). Only 15% of 15,683 recipients studied in Los Angeles received such assistance (Freedman, Mitchell, & Navarro, 1998), while in Massachusetts a significantly larger proportion of respondents (51%) lived in public or subsidized housing (Dodson et al., 1998). These differences are likely due in part to varied sampling techniques used in these studies, in combination with variations in the availability of assistance.

Given that many welfare recipients who stop receiving benefits are employed at or near the minimum wage (Parrott, 1998), the lack of affordable housing and housing assistance is likely to continue to cause serious financial hardship and put many families at risk of homelessness unless greater access to subsidies and affordable housing becomes available. Further, an increased availability of housing assistance would help families leave welfare by stabilizing their housing, freeing up funds to pay for work-related expenses such as childcare and transportation, and allowing them to move closer to jobs (Lubell & Sard, 1999) and/or better schools. Welfare leavers with housing assistance have been more successful than leavers without subsidies in the transition from welfare to self-sufficiency (Sard, 2002).

Although increases in housing assistance were budgeted for fiscal year 2000, these increases fell short of serving the 71% of welfare recipient families and numerous working poor families who do not receive any housing assistance. In New York City, 69% of human service agencies surveyed said that they had had an increase in requests for housing assistance (beyond emergency shelter) since welfare reform (Abramovitz, 2002).

TANF Work Requirements for the Homeless

Federal welfare legislation does not require states to exempt homeless individuals from work requirements or time limits. However, some state plans do allow exemptions from work requirements and time limits in cases of serious hardship. According to informa-

TABLE 1
Housing Status of Current and Former TANF Recipients

STUDY	PERCENT RECEIVING HOUSING ASSISTANCE	PERCENT IN EMERGENCY OR TEMPORARY HOUSING
Alameda County, California ¹	30	NA
Los Angeles, California	15	.4
Connecticut	34	1.2
Florida* ²	30	NA
Illinois ³	8	6
Indiana	32	NA
Massachusetts	51	11
Cuyahoga County, Ohio ⁴	24	2
Seattle, Washington* ⁵	39	NA

NA = Not asked/included in study

*In comparing 1996 HUD calculations on the percent of AFDC recipients with housing assistance and the figures reported in these studies, it seems that two studies mentioned here oversampled recipients who receive housing assistance. HUD calculations indicate that in Florida approximately 22% of the AFDC population also received housing assistance, while in Seattle only 19% did. For a full list of HUD figures on the percent of AFDC families receiving subsidies by state, see Sard & Daskal (1998).

¹Gritz, Mancuso, Lieberman, & Lindler, 2001; ²Bloom et al., 1998; ³Work, Welfare, and Families, 2000; ⁴Coulton et al., 2001; ⁵City of Seattle, 1998.

tion collected by the Welfare Information Network (2001), as of June 30, 2001, no states allowed exemptions from the time limits based on homelessness, although two states (Nevada and South Dakota) do allow exemptions for "hardships," which is not defined. Eleven states (Georgia, Iowa, North Carolina, South Carolina, Ohio, Oklahoma, Pennsylvania, Texas, Virginia, Washington, and Wisconsin) do not allow exemptions for any reason. Homeless families who are not exempted from time limits could face the extremely difficult challenge of simultaneously living in a shelter, working, arranging childcare, and trying to locate secure housing before emergency shelter time limits run out.

New York City was criticized for enforcing the same work requirements for housed and homeless welfare recipients (Arena & Lombardi, 2000; "Toward a sensible homeless policy," 2000). If homeless welfare recipients living in shelters did not participate in acceptable employment activities, they were to have their benefits stopped and be expelled from the shelter. In addition, former TANF recipient families who lost benefits for failure to comply with work or other requirements were to be expelled from shelters if they continued to be in noncompliance with the rules. According to the mayor's office, if these families had no other means to secure lodging, their children would be referred to child protective services (Bernstein, 1999). Further, many homeless youths who are parents report not knowing they are eligible for welfare assistance, or when they do, have trouble keeping their benefits (Reeg, Grisham, & Shepard, 2002).

Domestic Violence

Domestic violence is a common cause of homelessness among women and children, and any attempts to serve the housing needs of welfare families must consider the potential role of violence in women's housing options and stability. A 10-city study of 777 homeless parents (the majority of whom were women), found that 22% had left their last place of residence because of domestic violence (Homes for the Homeless, 1998b). Another study of parents living in shelters or transitional housing in New York City reported that 45% had witnessed or been victims of domestic violence at some point in their lives (Homes for the Homeless, 1998a).

A large portion of welfare recipients experience or have experienced domestic violence (Center for Survey Research, 1997; Johnson & Meckstroth, 1998; Olson & Pavetti, 1996; U.S. GAO, 1998a), which means that without significant housing support, many are at risk of homelessness or continued violence. Of 846 participants in a life skills program in New Jersey from 1995-97, 15% reported they were currently experiencing physical abuse and 25% reported they were currently subject to verbal or emotional abuse (Curcio, 1997). Of a sample of 734 women receiving AFDC in Massachusetts in 1996, 20% had experienced violence in the past 12 months and 65% had been victims of domestic violence at some point in their lives (Center for Survey Research, 1997). In the absence of TANF benefits, women who have been abused may be at increased risk of homelessness or compelled to live with a former or current abuser in order to avert homelessness.

LIMITATIONS

Knowledge of the impact of welfare reform policies on housing and resultant school instability for children is limited by the extent to which studies include questions about housing and children's outcomes. In addition, cross-state comparisons of housing and its impacts on children will not be possible until housing questions are asked more routinely. Of the studies reviewed, approximately half included some measure(s) of housing problems and/or assistance (however, those that asked about HUD assistance failed to ask about the type of assistance). Information about type of assistance received, such as

tenant-based vouchers (which allow recipients to move to another location), project-based housing, or public housing assistance, can help researchers determine the types of housing assistance that best help families maintain housing and school stability.

One study that successfully explored a range of housing issues was conducted by the South Carolina Department of Social Services (1998). Their survey of families leaving the Family Independence Program included questions about being behind in rent payments; whether respondents had ever moved because they could not afford housing; whether they had been to a homeless shelter; and about utility and phone shut-offs. Respondents were also asked to specify whether any of these incidents occurred while they were receiving welfare and/or after losing welfare benefits, and were asked if they currently received free housing from a parent or other relative.

Very few studies examined asked questions about housing quality, crowding, or neighborhood safety. Especially for those families living in shared housing, it is important to ask about the number of individuals living in the household and the number of rooms in the home. Also, many families may be forced to live in neighborhoods they consider dangerous or unsafe. Unsafe neighborhoods can hinder self-sufficiency by making parents reluctant to leave their children to participate in work activities, and reduce children's well-being and school functioning by limiting their developmental activities and/or exposing them to violence (Feigelman, Howard, Li, & Cross, 2000; Li, Stanton, & Feigelman 2000). Few surveys ask whether a family's homelessness led to family break-up or to a child having to change schools.

CONCLUSION

Research shows that children living in poverty experience high rates of housing instability, which in turn influences the likelihood of school instability. For many families, the loss of welfare benefits resulted in increased rates of moving and living with others. In the continued context of limited benefits and reduced social policies for low-income families, it is likely that these inequalities will continue and that children will be negatively affected.

All families need improved access to affordable and safe housing. For welfare recipients, increased resources for housing assistance and the development of affordable housing will improve chances of self-sufficiency (Sard, 2002; Swartz & Miller, 2002) and decrease the risk of homelessness among those who do not find adequate employment. Improved integration of housing, TANF, and other supportive services can help stabilize families and improve the chances of positive outcomes for children. Increasing parents' incomes and access to childcare is one way to assist children's development (Sherman, 2001; Weinstein, 2002). In lieu of such steps, more attention must be paid to providing safe and stable housing arrangements that allow children to thrive. In the context of a punitive system that focuses on reforming adults, housing stability for families combined with quality school systems is one way that policies can maintain an emphasis on protecting the well-being of children.

Improved access to affordable, safe, and stable housing would decrease hardship, improve families' chances of moving successfully from welfare to paid employment, and limit the potential negative impact of reforms on children. Such improvements would also decrease the risk of physical danger for women and children who experience domestic violence and who have few housing options other than staying with an abuser. In turn, housing stability will contribute to outcomes that are more positive for our nation's children.

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